

EXHIBIT Q

A LIFE INSURANCE ILLUSTRATION

Flexible Premium Adjustable Life Policy

Prepared by: Lincoln Financial
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Prepared For: **LORRAINE REPICCI**
JOHN A REPICCI

Policy number: **7146026**

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Policy Form LN790 and state variations thereof.

Policy Form LN790 LNY and state variations thereof.

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LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

a part of the Lincoln National Corporation

120 Madison St., Suite 1310, Syracuse, New York 13202

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Section A: Understanding Your Reillustration

The Product

Lincoln SUL-IV is a flexible premium adjustable life insurance policy that is designed to allow and accommodate change. This policy covers two lives and pays a benefit at the death of the last surviving insured.

Flexible Premium. Lincoln SUL-IV offers flexible premium outlay. The amount of premium paid into Lincoln SUL-IV each year can vary, according to specific financial needs and objectives of the owner, provided the premium outlay is within guidelines set by the Internal Revenue Service. Unless otherwise noted in Section E, this illustration assumes premium payments are received on the first day of each policy year, or the first day of the selected premium payment mode, if other than annual. Please be aware that the timing of premium payments is critical to calculating and monitoring the policy's compliance with IRS guidelines. If premiums or any other funds are received and applied to the policy at times other than as assumed in this illustration, the tax treatment of the policy may be significantly changed.

Interest Crediting. Interest is credited to the fund value monthly after expenses and cost of insurance charges are deducted from the policy. The policy has a minimum guaranteed interest rate of 4.00% and a current credited rate of 4.00%. This illustration reflects a guaranteed additional interest. A guaranteed additional interest of 0.25% is credited to the fund value beginning in the 6th policy year and on each subsequent anniversary. This additional interest becomes 0.50% in the 11th policy year.

Accessing Policy Values. The Lincoln SUL-IV policy allows the policyowner to borrow against or take withdrawals from the cash surrender value. Loans reduce the available fund value, cash surrender value and death benefit. Additionally, borrowing will have an effect on the level of interest earned on a portion of the cash value which may have an unfavorable impact on performance. Withdrawals permanently reduce the death benefit, fund value and cash surrender value.

In most states, the maximum loan amount cannot exceed the cash surrender value and maximum withdrawal amount cannot exceed 90% of the cash surrender value. The loan balance accrues at the contract's fixed annual loan rate of 6%. The credited rate on borrowed funds will never be less than 4.00%. The current credited rate on borrowed funds is 5.00% in policy years 1 through 14 and 5.50% thereafter. Any withdrawal is subject to a \$25 charge per transaction which will be taken from the fund value.

Illustrated loans and/or withdrawals are based on assumed interest rates, expenses and charges and the payment of planned premiums and are not guaranteed. Illustrated death benefit, fund value and surrender values are shown reduced by loans, loan interest due and withdrawals.

Continuation of Insurance After Age 100. Lincoln SUL-IV offers protection against the possibility of outliving coverage. Provided one of the insureds is still alive when the younger insured would have reached age 100, and the policy has not lapsed or been surrendered, we will continue the policy in force and pay a death benefit upon the death of the last surviving insured. During this time, we will continue to credit interest to the cash value, but no longer charge monthly deductions against the policy.

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Section A: Understanding Your Reillustration

The Product (continued)

Notice to Cancel: This policy may be cancelled and returned to the insurance agent or to Lincoln Life New York within 45 days of the date the application is signed or within 10 days after receipt of the policy (60 days after receipt for policy issued in replacement of other insurance) by the Owner.

Adjustable Death Benefit. With Lincoln SUL-IV, you may select a level or increasing death benefit, based on your particular needs. If needs change, a request-for-change can increase (subject to underwriting approval) or decrease the specified amount of Lincoln SUL-IV coverage.

Supplementary Coverage(s)

This policy may offer optional riders which may be purchased to modify and enhance the benefits provided by Lincoln SUL-IV. The riders may affect various assumptions underlying the operation of the policy, including level of premium and coverage. Additional information concerning riders and the effect of any such rider(s) on the operation of the policy is available at your request.

The Illustration

The purpose of this illustration is to show how the Lincoln SUL-IV policy works. It uses a variety of scenarios to illustrate how different variables, such as premium, death benefit, expenses, interest and cost of insurance can impact the performance of the Lincoln SUL-IV policy.

This illustration does *not* take into account the time value of money.

It is important to note that any requested illustration change that generates an increase in death benefit amount assumes that the insured will provide satisfactory evidence of insurability.

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Section A: Understanding Your Reillustration

The Definitions

Here is a brief description of the key terms that you will find in this Lincoln SUL-IV illustration:

Death Benefit: The projected amount payable upon the death of the last surviving insured as of the end of each policy year. This amount is always illustrated *net* of any policy loans and/or withdrawals taken against policy values.

Specified Amount changes do not happen automatically and must be requested at the time they are desired. Any illustrated policy changes that generate an increase in the specified amount assume that the insured will provide satisfactory evidence of insurability.

Fund Value: The equity in the policy; also commonly referred to as "cash value". This amount is also illustrated net of any policy loans and/or withdrawals. This value is commonly referred to as "net fund value" or "net cash value" and is shown as of the end of each policy year.

Surrender Value: The amount of money available upon surrender of the policy. This value is equal to the fund value minus the surrender charge, if any; also commonly referred to as "net surrender value" or "net cash surrender value." The surrender value is shown as of the end of each policy year.

Surrender Charges: This policy includes surrender charges that gradually decrease to zero. The fund value is reduced by the surrender charges in the event that the contract is cancelled. The surrender charges are found in Section D of this illustration.

Current Basis: Current basis projected values use Lincoln Life and Annuity of New York's currently declared interest rate, additional interest, policy expenses and cost of insurance rates for Lincoln SUL-IV. These values are not guaranteed. **This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.**

Alternate Basis: Alternate basis projected values use interest rate(s), policy expenses and cost of insurance rate assumptions that may be different from the current assumptions. The interest rate cannot be higher than the currently declared interest rate. The policy expenses and cost of insurance for this Lincoln SUL-IV illustration cannot be lower than the currently declared policy expenses and cost of insurance. These values are non-guaranteed.

Guaranteed Basis: Guaranteed basis projected values use the guaranteed minimum interest rate, additional interest, maximum cost of insurance rates and maximum expense charges for this Lincoln SUL-IV illustration.

Annual Premium Outlay: The premium amount and number of years that you plan to fund this Lincoln SUL-IV policy.

Cost of Insurance: The rates charged for this Lincoln SUL-IV illustration are based on the respective ages of the two insureds, their respective health and the death benefit amount at risk to the insurance company.

Expenses: The expenses associated with this Lincoln SUL-IV illustration include a first year policy fee, a 20-year charge per \$1,000 of specified amount, an administrative monthly fee and a front-end expense charge. The front-end expense charge is a percentage of any premium paid for the policy.

Interest: Cash accumulation in Lincoln SUL-IV will vary, depending on the interest rate that is applied to the fund value. The current credited interest rate is determined by the investment returns earned by Lincoln Life & Annuity Company of New York.

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Insureds: LORRAINE REPICCI	JOHN A REPICCI	Initial Death Benefit:	\$25,000,000
Age: 65	66	Initial Death Benefit Opt.:	Level
Sex: Female	Male	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section B: Guaranteed Values - As of October/2020 for Policy Issued October/2002

This section of the Lincoln SUL-IV ledger illustrates the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed 1980 CSO cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00% **Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.**

<u>Year</u>	<u>Annual Premium Outlay</u>	<u>Guaranteed Basis Fund Value</u>	<u>Guaranteed Basis Surrender Value</u>	<u>Guaranteed Basis Death Benefit</u>
19	*0*	*0*	*0*	*0*

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If *0* appears in any of the above columns, the policy is lapsing without value.

Based on Guaranteed values the illustration lapsed in year 19 month 8.

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Insureds: LORRAINE REPICCI	JOHN A REPICCI	Initial Death Benefit:	\$25,000,000
Age: 65	66	Initial Death Benefit Opt.:	Level
Sex: Female	Male	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section C: Illustrated Values - As of October/2020 for Policy Issued October/2002

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section B for guaranteed values. **Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.**

This ledger, including the Annual Premium Outlay, was produced using the **Current** basis. **The Current interest rate is assumed to be 4.00% in all years. The Alternate interest rate is assumed to be 4.00% in all years.** For additional information about assumptions, see Section D.

Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
19	0	156,762	77,487	4,595,908	156,762	77,487	4,595,908
20	149,880	157,332	157,332	4,595,908	157,332	157,332	4,595,908
21	149,880	209,591	209,591	4,595,908	209,591	209,591	4,595,908
22	149,880	254,628	254,628	4,595,908	254,628	254,628	4,595,908
23	149,880	291,687	291,687	4,595,908	291,687	291,687	4,595,908
24	149,880	318,121	318,121	4,595,908	318,121	318,121	4,595,908
25	149,880	332,414	332,414	4,595,908	332,414	332,414	4,595,908
26	149,880	330,985	330,985	4,595,908	330,985	330,985	4,595,908
27	149,880	311,280	311,280	4,595,908	311,280	311,280	4,595,908
28	149,880	270,494	270,494	4,595,908	270,494	270,494	4,595,908
29	149,880	205,208	205,208	4,595,908	205,208	205,208	4,595,908
30	149,880	111,287	111,287	4,595,908	111,287	111,287	4,595,908
31	149,880	997	997	4,595,908	997	997	4,595,908
32	*0*	*0*	*0*	*0*	*0*	*0*	*0*

NOTE: If *0* appears in any of the above columns, the premium outlay will no longer provide guaranteed fund values, guaranteed surrender values and guaranteed death benefits.

Based on Non-Guaranteed Current assumed values the illustration lapsed in year 32 month 1.

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Section D: Supplementary Information

This illustration uses the following assumptions for the Current and Alternate bases:

Assumptions	Current	From Year	Through Year	Alternate	From Year	Through Year
Interest:						
Unborrowed Funds	4.00%	1	35	4.00%	1	35
Borrowed Funds	5.00%	1	14	5.00%	1	14
	5.50%	15	35	5.50%	15	35
Cost of Insurance	100% Current 0% Guaranteed	1	35	100% Current 0% Guaranteed	1	35
Expenses	Current	1	35	Current	1	35

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Product Minimum Premium:

The Product Minimum Premium for the Initial Death Benefit is \$84,955.70 per year for the first three policy years. If the total premiums paid are at least equal to the annual PMP times the number of years since the issue date, the policy death benefit is guaranteed to equal at least the initial death benefit amount for the first three policy years without lapsing, assuming there are no loans or surrenders.

Assumed Tax Bracket: 0%

Modified Endowment Contract Testing:

Initial TAMRA Seven-Pay Premium: \$321,955.70

Beginning in year 19, this presentation illustrates a Modified Endowment Contract, assuming current tax code interpretation. When an insurance policy is classified as a Modified Endowment Contract, partial withdrawals and loans are taxable up to the owner's gain in the contract. Additionally, a 10% penalty on taxable income may apply to individual owners younger than age 59-1/2 or corporations. Please consult a professional tax advisor; e.g., attorney, accountant for further information.

Internal Revenue Service (IRS) Guidelines:

Death benefits as illustrated under the **Current** basis conform to IRS requirements for life insurance.

Maximum Level Premium: \$913,460.69

Maximum Single Premium: \$9,479,222.60

Terminal Level Premium: \$63,979.38

Terminal Single Premium: \$976,289.58

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Section D: Supplementary Information

Surrender Charges (End Of Year Value):

The surrender charges for this illustration shall be the lesser of the amounts listed below or the then current fund value.

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1	\$983,100.00	5	\$809,750.00	9	\$625,000.00	13	\$430,925.00	17	\$212,950.00
2	\$940,950.00	6	\$764,525.00	10	\$577,425.00	14	\$379,950.00	18	\$149,400.00
3	\$898,000.00	7	\$718,600.00	11	\$529,350.00	15	\$327,100.00	19	\$79,275.00
4	\$854,250.00	8	\$672,075.00	12	\$480,600.00	16	\$271,750.00	20	\$0.00

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Product: LINCOLN SUL-IV PREMIUM LIFE
Unisex: No
Name: LORRAINE REPICCI
Name: JOHN A REPICCI
State: NY
Sex: Female
Sex: Male
Age: 65
Age: 66
Class: Non-Smoker
Class: Non-Smoker
Table Rating: None
Table Rating: None
Flat Extra/1000: 0.00 For 0
Flat Extra/1000: 0.00 For 0
Death Benefit Option: Level
Face Amount: \$25,000,000
Mode: Annual
Lump Sum Deposit: \$ 0.00
PMP Amount: \$ 84,956.47
7 Pay Premium: \$321,955.70

B427,250.00P
LIP Version: 28.0
Last Rate Version Change: 2005.1

<u>DUR</u>	<u>DEPOSITS</u>	<u>FACE AMOUNT</u>	<u>LOAN</u>	<u>WITHDRAWAL</u>	<u>OPTION</u>
19	0.00	4,595,908	0.00	0.00	Level
20	149,879.64	4,595,908	0.00	0.00	Level

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